



Order Filed on September 4,  
2019 by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

**RUSSELL LOW, ESQ. RLL-4745**

LOW & LOW, LLC.

Attorneys at Law

505 Main Street

Hackensack, NJ 07601

(201) 343-4040

Attorneys for Debtor

---

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13

**Phillip Alvarado** : CASE NO. 18-22379

Debtors : The Honorable Stacey L. Meisel

---

**ORDER FOR AUTHORITY TO ENTER INTO A  
MORTGAGE LOAN MODIFICATION**

---

The relief set forth on the following pages numbered (2) through page (2) is hereby

**ORDERED.**

**DATED: September 4, 2019**

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Page 2

Debtors: **Phillip Alvarado**

Case No.: 18-22379-SLM

Caption: **ORDER FOR AUTHORITY TO ENTER INTO A  
MORTGAGE LOAN MODIFICATION**

---

**THIS MATTER** being brought before the Court by Russell L. Low, Esq., attorney for Debtors, **Phillip Alvarado**, upon the Notice of Motion for Authority to Enter into a Mortgage Loan Modification as to real property located at 23 Lakeview Ave Little Ferry, NJ 07643.

**IT IS ORDERED** that all arrears are to be rolled into the mortgage modification and therefore the Trustee should make no further disbursements on the arrears claim as filed.

**IT IS ORDERED** that the creditor shall modify its claim within 60 days of the entry of this Order to reflect the arrears that have already been paid through the Chapter 13 Plan and for the remaining amount of the arrears claim to be paid through through the loan modification.

**IT IS ORDERED** that the debtor shall file Amended Schedules I and J within 21 days of the entry of this Order.

**IT IS FURTHER ORDERED** and, it appearing that notice of said Motion was properly served upon all parties concerned and this Court, having considered the representation of the attorney, Russell L. Low, Esq., for the Debtor and secured creditor, Specialized Loan Servicing LLC appearing and for good cause having been shown;

**ORDERED AND ADJUDGED AND DECREED** that the Debtor's Motion for Authority to Enter into a Mortgage Loan Modification on the mortgaged property as set forth in the Loan Modification Agreement attached as an Exhibit to the Motion is hereby granted.